

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	:
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Richard H. NACHT	: Group Art Unit: 3624
	:
Appln. No.: 09/667,694	:
	: Examiner: Lalita Hamilton
Filed: September 22, 2000	:
	:
For: SYSTEM AND PROCESS FOR	:
APPLYING FOR AND OBTAINING	:
UNIVERSAL MULTIPLE MORTGAGE	:
UNDERWRITING APPROVALS	:

MAIL STOP: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the Office Action dated May 14, 2007, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.